



FORM PTO-1449  
**LIST OF EVIDENCE AND PUBLICATIONS  
FOR APPLICANT'S INFORMATION  
DISCLOSURE STATEMENT**  
(use several sheets if necessary)

SERIAL NO. 09/781,310	ATTORNEY DOCKET NO. 215441-00006
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EXAMINER NAME: APPLICANT(S): Breeden et al.	

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JUN 05 2003  
GROUP 3600

**U.S. PATENT DOCUMENTS**

**REFERENCE DESIGNATION**

EXAMINER INITIAL	DOCUMENT NUMBER	ISSUE/PUBLICATION DATE	NAME	CLASS/ SUBCLASS	FILING DATE
SH	6,078,903	06/20/2000	KEALHOFER, Stephen	705/36	02/12/1998
AF	6,202,053	03/13/2001	CHRISTIANSEN, James	705/38	01/23/1998
CL	6,249,775	06/19/2001	FREEMAN, Charles	705/36	07/11/1997

**FOREIGN PATENT DOCUMENTS**

EXAMINER INITIAL	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY	CLASS/ SUBCLASS	TRANSLATION YES NO

<b>OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)</b>	
	"Arm Home Equity Loan Prepayment Model" by Howard Stern, Ph.D., July 2000

EXAMINER	DATE CONSIDERED
J. Tolbert	6-8-04

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.